

Certificate of Title

Version 3.4



We, us and **our** (being the lender): Fleet Mortgages Limited of 2nd Floor, Flagship House, Reading Road North, Fleet, Hampshire, GU51 4WP (registered in England and Wales as company number 08663979) and anyone who at any time in the future is entitled (as legal, equitable or beneficial owner) to all or any of the lender's and/or mortgagee's rights under any of the **mortgage documents** (including as a result of a **mortgage transfer**, a merger or consolidation with another person, a take-over and/or a group reorganisation) (each being a mortgagee).

Account No:

mortgagor(s):

guarantor(s): (if any)

The **mortgage property**:

Title No:

Initial advance: (including any fees added under the **mortgage documents**)

£

Price stated in transfer:

£

Completion date:

Tenure:

EPC Rating:

Unexpired lease term at completion in years:

You and **your** (being the conveyancers) name and address:

Your reference:

Tel No:

Your bank details:

Client Account No:

Bank:

Sort Code:

Branch:

Date of Instructions:

You, the conveyancers named above, (a) certify to **us** that **you** have read and complied with and shall comply with **our** instructions to **you** (including, without limitation, the instructions and guidance in the UK Finance Mortgage Lenders' Handbook for England and Wales (including **our** 'Part 2')) and that this certificate is supplemental to and given pursuant to those instructions, and (b) give to us the Certificate of Title referred to in IB (3.7) of the SRA Code of Conduct 2011, published by the Law Society, as if the same were set out in full here, subject to the limitations contained in it. **You** enclose the documents listed at the end of this certificate.

You acknowledge to **us** and agree with **us** that at any time and from time to time **we** may make a **mortgage transfer** to anyone without notice to **you**. **You** consent and agree to each such **mortgage transfer** and agree that no further consent or agreement is required from **you** and no further notice need be given to **you**. **You** agree with **us** that **we** may pass any information **we** have now or in the future in connection with **you**, this certificate and/or **our** rights against **you** in connection with the **mortgage documents** to any interested or potentially interested person in connection with any **mortgage transfer**.

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In this certificate: **mortgage deed** means a charge by way of legal mortgage, in a form provided by **us**, by the **mortgagor** over the **mortgage property** in favour of **us**; **mortgage documents** means each of: (a) the documents containing the legal terms and conditions applying to the **mortgage deed** and to the liabilities secured by that **mortgage deed** (including that **mortgage deed**, the mortgage conditions incorporated into it and each related mortgage offer and mortgage application form); and (b) each other contract, deed and certificate entered into with us or provided to us to satisfy a condition of such mortgage offer or **mortgage deed**; and **mortgage transfer** includes a transfer, assignment (whether absolute or by way of security), mortgage, charge, agreement to sell or other disposal (in law or in equity or beneficially) of all or any of our rights, title, interests, benefits and obligations in respect of the **mortgage documents**, the **mortgage property**, this certificate and/or our rights against you in connection with the **mortgage documents**.

SIGNED on behalf of you, THE CONVEYANCERS

NAME of Authorised Signatory:

QUALIFICATION of Authorised Signatory:

Date of Signature:

Please forward mortgage funds in time for completion.

NB Funds will normally reach your account on the day of completion. Please allow 5 working days from receipt of this Certificate of Title by us for approval and transmission of funds.

We will endeavour to meet the completion date provided that the required notice period is given but will not be responsible for any cost or other liability if we are unable to do so.

Funds will only be transmitted to the account of the firm in whose name this Certificate of Title has been signed.

Property Insurance

Details:

Insurer's name:

Policy No:

Commencement Date:

 Sum Insured: £
(to be for no less than the Reinstatement Value as shown on the Mortgage Valuation Report)
